

**United States Bankruptcy Court  
Southern District of California**
**Voluntary Petition**

Name of Debtor: (if individual, enter Last, First, Middle): <b>Edward S. Palma</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Estarlina N. Palma</b>	
All Other Names used by the Debtor in the last 8 years.:		All Other Names used by the Joint Debtor in the last 8 years.	
Last four digits of Soc. Sec / Complete EIN or other Tax I.D. No. <b>6788</b>		Last four digits of Soc. Sec / Complete EIN or other Tax I.D. No. <b>6146</b>	
Street Address of Debtor (No & Street, City, and State)  <b>570 Duncan Ranch Road</b>  <b>Chula Vista, CA</b> <div style="border: 1px solid black; width: 100px; float: right; text-align: center;"><b>91914</b></div>		Street Address of Joint Debtor (No & Street, City, and State)  Same as Debtor  <div style="border: 1px solid black; width: 100px; float: right; text-align: center;"><b>91914</b></div>	
County of Residence or the Principal Place of Business. <b>San Diego</b>		County of Residence or the Principal Place of Business. <b>San Diego</b>	
Mailing Address of Debtor (If different from street Address): <div style="border: 1px solid black; height: 20px; width: 100%;"></div>		Mailing Address of Joint Debtor (If different from street Address): <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	
Location of Principal Assess of Business Debtor (If different from street address above)			
Type of Debtor (Check one box)  <input checked="" type="checkbox"/> Individual(s) Including Joint <input type="checkbox"/> Corporation LLC and LLP <input type="checkbox"/> Partnership <input type="checkbox"/> Other (Provide information if not one of the above. State type of entity _____	Nature of Business <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11USC §101 (5/B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Tax Exempt Organization	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15	
Filing Fee (check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1005(b). See Official Form no 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individual only) Must attach signed application for the court's consideration. See Official Form 3B		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Non-Business/Consumer as defined in 11 USC 108(8) "incurred for primarily for personal family or household use." <input type="checkbox"/> Debts are Primarily Business Debts	
Chapter 11 Debtors: Check any applicable box <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(5)(D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(5)(D) <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.		Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			<b>THIS SPACE FOR COURT USE ONLY</b>
<b>Estimated Number of Creditors</b> 1-49    50-99    100-199    200-999    1000-5,000    5,000-10,000    10,000-25,000    25,000-50,000    50,000-100,000    over <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
<b>Estimated Assets</b> \$0-\$50,000    \$50,001-\$100,000    \$100,001-\$500,000    \$500,001-\$1,000,000    \$1,000,001-\$50 million    \$50,000,001-\$100 million    More than \$100 million    100 Million-1 Billion    More than 1 Billion <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
<b>Estimated Debts</b> \$0-\$50,000    \$50,001-\$100,000    \$100,001-\$500,000    \$500,001-\$1,000,000    \$1,000,001-\$50 million    \$50,000,001-\$100 million    More than \$100 million    100 Million-1 Billion    More than 1 Billion <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s) <div style="text-align: center;"><b>Edward S. Palma      Estarlina N. Palma</b></div>	
Prior Bankruptcy Case Filed within Last 8 Years (If more than one, attach additional sheet)		
Location where Filed	Case number	Date Filed:
None		
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of the Debtor (if more than one, attach additional sheet)		
Name of Debtor:	Case Number	Date Filed
District	Relationship:	Judge:
<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g. forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section (3 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> </div> <div style="width: 48%;"> <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he/she) may proceed under chapter 7, 11, 12, 04 13 of title 11 United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b).</p> <p>/s/ <u>R. Creig Greaves</u>      <u>April 19, 2010</u>  <b>R. Creig Greaves</b></p> </div> </div>		
<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No.</p> </div> <div style="width: 48%;"> <p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. (if a joint petition is filed, each spouse must complete and attach a separate Exhibit D).</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>(I this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p> </div> </div>		
<p style="text-align: center;">Information Regarding the Debtor (Check the Applicable Boxes)</p> <p style="text-align: center;">Venue (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States, but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>		
<p style="text-align: center;">Statement by a Debtor who Resides as a Tenant of Residential Property</p> <p style="text-align: center;">Check all applicable boxes.</p> <p><input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following)</p> <p style="text-align: center;">_____          (Name of landlord or lessor that obtained judgment)</p> <p style="text-align: center;">_____          (Address of landlord or lessor)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. § 362(1)).</p>		

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s) <div style="text-align: center;"><b>Edward S. Palma      Estarlina N. Palma</b></div>
Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>(If no attorney represents me and no bankruptcy petition preparer signs the petition.) I have obtained and read the notice required by § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code specified in this petition.</p> <p>/s/ <u>Edward S. Palma</u></p> <p>Signature of debtor: <b>Edward S. Palma</b></p> <p>/s/ <u>Estarlina N. Palma</u></p> <p>Signature of Joint Debtor: <b>Estarlina N. Palma</b></p> <p>_____          Telephone Number (If not represented by attorney)</p> <p>_____          April 19, 2010          Date</p>	<p>Signature of a Foreign Representative of a Recognized Foreign Proceedings.</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached.</p> <p>(Check one box)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11 U.S. Code. Certified copies of the documents required by 11 U.S.C. § are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>_____          (Signature of Foreign Representative)</p> <p>_____          (Printed Name of Foreign Representative)</p> <p>_____          (Date)</p>
<p style="text-align: center;">Signature of Attorney</p> <p>/s/ <u>R. Creig Greaves</u></p> <p><b>R. Creig Greaves</b> (Bar # 071035)          Attorney at Law          110 West "C" Street, Suite 2101          San Diego, CA 92101          Tel: (619) 234-0033          Fax: (619) 234-3335</p> <p>_____          April 19, 2010      071035          Date      Bar Number</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I declare under penalty of perjury that 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §§ 110(b), 110(h) and (3). If rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting the maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section Official Form 19 is attached.</p> <p>_____          Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____          Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____          Address</p> <p>_____          Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security number of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition</p> <p>/s/ _____          signature of authorized Individual:</p> <p>_____          Printed Name of Authorized Individual</p> <p>_____          Title of Authorized Individual</p> <p>_____          April 19, 2010          Date</p>	

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA**

In re: **Edward S. Palma**

Debtor(s).

CHAPTER **7**

CASE NO.

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT.**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.



1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.



2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.



3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30 - day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30 - day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.]  
[Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone or through the internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor /s/ Edward S. Palma  
**Edward S. Palma**, Debtor

Dated: April 19, 2010

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF CALIFORNIA	
In re: <b>Estarlina N. Palma</b> Debtor(s).	CHAPTER <b>7</b> CASE NO.

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT.**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

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If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30 - day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30 - day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.]  
[Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone or through the internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor /s/ Estarlina N. Palma  
**Estarlina N. Palma**, Joint Debtor

Dated: April 19, 2010

# United States Bankruptcy Court

Southern District of California

In re: **Edward S. Palma Estarlina N. Palma**

Case Number:

Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A,B,D,E,F,I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D,E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Mark if Attached	NO OF SHEETS	ASSETS	LIABILITIES	OTHER
A. Real Property	X	1	1,096,000		
B. Personal Property	X	3	55,250		
C. Property Claimed as Exempt	X	1			
D. Creditors Holding Secured Claims	X	1		1,416,700	
E. Creditors Holding Unsecured Priority Claims.	X	3		5,738	
F. Creditors Holding Unsecured Non-priority and PND Claims	X	2		62,431	
G. Executory Contracts and Unexpired Leases	X	1			
H. Codebtors	X	1			
I. Current Income of Individual Debtors	X	2			9,356
J. Current Expenditures of Individual Debtors	X	1			11,504
TOTAL NUMBER OF SHEETS ATTACHED		16			
Total Assets.....			\$1,151,250		
Total Liabilities.....				\$1,484,869	

### Schedules

Schedule C: Total value of claimed exemptions.	\$26,100		
Schedule I, Line 1: Monthly gross wages, salary and commission.	Debtor \$7,692	Spouse	\$2,182
Schedule I, Line 5: Subtotal of payroll Deductions.	Debtor \$1,938	Spouse	\$330
Schedule J, Line 20 C: Monthly net income.	\$7,606		

Summary



**United States Bankruptcy Court  
Southern District of California**

In re: **Edward S. Palma Estarlina N. Palma**

Case Number:

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under Chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here. This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations ( from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E).	\$5,738
Claims for Death or Personal Injury Wile Debtor was Intoxicated (from Schedule E)	\$0
Student Loan Obligations ( from Schedule F).	\$0
Domestic Support, Separation Agreement, and divorce Decree Obligations Not reported on Schedule E.	\$0
Obligations to Pension or Profit-sharing, and Other Similar Obligations (from Schedule F)	\$0
<b>Total</b>	<b>\$5,738</b>

State the following:

Average Income (from Schedule I, Line 16)	\$9,356
Average Expenses (from Schedule J, Line 16)	\$11,504
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR, Form 22C Line 20)	\$9,874

State the following:

1. Total from Schedule D. " UNSECURED PORTION, IF ANY" column		\$297,600
2. Total from Schedule E. "AMOUNT ENTITLED TO PRIORITY" column.	\$5,738	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		\$0
4. Total from Schedule F.		\$62,431
5. Total of non-priority unsecured debt (1,3 & 4)		\$360,031

In re: **Edward S. Palma** **Estarlina N. Palma****SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column so indicated. If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S PROPERTY	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S PROPERTY WITHOUT DEDUCTING SECURED OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence 670 Duncan ranch road Chula Vista, Ca 91914	Owners	J	456,000	624,000
Single Family Residence 91-2043 Kaioli St. Ewa Beach, HA 96706	Owners	J	325,000	301,700
Single Family Residence 2006 Mt. Bullion Drive Chula Vista, Ca 91913	Owners	J	315,000	409,000
<b>Real Property Total.....</b>			<b>\$1,096,000</b>	

In re: **Edward S. Palma** **Estarlina N. Palma****SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J" or "C" in the column so labeled. If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property". If the property is being held for a minor child simply state the child's initials and the name and address of the child's parent or guardian, such as "AB., a minor child, by John Doe, guardian" Do not disclose the child's name. See 11 U.S.C. § 112 and Fed R. Bankr P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY Unless otherwise indicated property is in the possession of debtor(s) at the residence listed on the petition herein. Unless otherwise indicated, property is jointly owned in the case of husband and wife joint filing	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURITY/EXEMPTION
1. Cash on hand		Cash on hand.		Nominal
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits in bank - amounts estimated  <b>Bank name</b>  <b>Bank name</b>		2,000
3. Security deposits with public utilities, telephone companies, landlords, and equipment.	X			
4. Household goods and furnishings including audio, video, and computer equipment.		Miscellaneous Household Goods		3,000
5. Books, pictures and other art objects: antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		800
7. Furs and jewelry.		Jewelry		1,000
8. Firearms and sports, photographic and other hobby equipment	X			
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	X			
10 Annuities. Itemize and name each issuer.	X			

In re: **Edward S. Palma** **Estarlina N. Palma**

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURITY/EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. §530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. File separately the record(s) of such interest(s) 11 U.S.C. § 521(c); Rule 107(b).	X			
12 Interests in Ira, Erisa, Keogh, or other pension or profit Sharing Plans. Give Particulars.	X			
13. Stock and Interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments	X			
16. Accounts receivable.	X			
17 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	X	No refund expected for 2009		
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re: **Edward S. Palma** **Estarlina N. Palma**

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	"H" :W: :J: "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURITY/EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided the debtor by individuals in connection with obtaining a produce or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.  Automobiles in debtor(s) possession at residence listed in petition unless otherwise indicated.		1996 Toyota T100 192K Miles \$1,225 1992 Acura Integra 200K Miles \$ 500 1987 Toyota Corolla 90K miles \$ 325		2,050
		2008 Toyota Sequoia 10K Miles		32,000
		2009 Toyota Tacoma 5K Miles		14,400
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars	X			
33. Farming equipments and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed.	X			
<b>PERSONAL PROPERTY TOTAL.....</b>				<b>\$55,250</b>

In re: **Edward S. Palma** **Estarlina N. Palma****SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**☒ Debtor elects the exemptions to which debtor is entitled under 11 U.S.C. § 522(b)(2).☐ Check if debtor claims a homestead exemption that exceeds \$136,875**California Code of Civil Procedure Section 703 Exemptions elected.****Debtor has lived in this state for at least 2 years.**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
AUTOMOBILE(S)	703.140 <b>(b) (2)</b> (\$3,300 max)	3,300	
1996 Toyota T100 1992 Acura Integra 1987 Toyota Corolla	Balance, if any, is claimed		2,050
	under 703.140 (b) (1 and 5)		
JEWELRY	703.140 <b>(b) (4)</b> (\$1,350 max)	1,000	1,000
BOOKS AND TOOLS TRADE	703.140 <b>(b) (6)</b> (\$2,075 max)		
STOCK BONUS, PENSION, ANNUITY, ETC.	703.140 <b>(b) (10) (E)</b> (Necessary)		
PERSONAL INJURY RECOVERY	703.140 <b>(b) (11) (D)</b> (\$17,425 max)		
COMPENSATION FOR LOSS OF EARNINGS	703.140 <b>(b) (11) (E)</b> (Necessary)		
HOUSEHOLD GOODS	CCP 703.140 <b>(b)(1) and (5)</b>	3,000	3,000
WEARING APPAREL		800	800
AUTOMOBILES			
BOOKS AND TOOLS OF TRADE			
DEPOSITS		3,000	2,000
EQUITY IN HAWAII PROPERTY		15,000	301,700
UNSCHEDULED EXEMPTION RESERVE .....		\$25	
TOTAL .....		\$21,825	

In re: **Edward S. Palma Estarlina N. Palma****SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all the entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr P 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by indicating in the column indicated. If the claim is contingent unliquidated, or disputed, indicate in the column indicated.

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the summary of Schedules.

☐

Check box if the debtor has no secured creditors.

Information is provided for each Secured creditor listed herein. In each case it is assumed that the debt is **Liquidated, Undisputed, Not Contingent** or subject to **Setoff, Not Cosigned** owed by both debtors if **Joint** filing. If debt is other than as described, information will be provided in the box with description of collateral, value and date purchased here... ↘

Name Address City/state/zip (and duplicate address)	Alternate description of debt Security = Value of security = Date debt incurred =	Amount of Claim Without Deduction	Unsecured Portion if any
--	--	--	--------------------------------

SDCCU PO Box 269040 San Diego, Ca 92196-9040	Security = 1st T/D Duncan Ranch Value = 456,000 Date = 2002	341,000	0
BAC Home Loan Servicing, LP PO Box 515503 Los Angeles, CA 90051-6803	Security = 2nd T/D Duncan Ranch Value = 456,000 Date = 2002	283,000	168,000
BAC Home Loan Servicing, LP PO Box 515503 Los Angeles, CA 90051-6803	Security = 1st T/D Kaioli St. Value = 345,000 Date = 2006	267,000	0
BAC Home Loan Servicing, LP PO Box 515503 Los Angeles, CA 90051-6803	Security = 2nd T/D Kaioli St. Value = 345,000 Date = 2006	34,700	0
BAC Home Loan Servicing, LP PO Box 515503 Los Angeles, CA 90051-6803	Security = 1st T/D Mt. Bullion Value = 315,000 Date = 2005	323,000	8,000

BAC Home Loan Servicing, LP PO Box 515503 Los Angeles, CA 90051-6803	Security = 2nd T/D Mt. Bullion Value = 315,000 Date = 2005	86,000	86,000
SDCCU PO Box 269040 San Diego, Ca 92196-9040	Security = 2009 Toyota Tacoma Value = 14,400 Date = 2008	30,000	15,600
SDCCU PO Box 269040 San Diego, Ca 92196-9040	Security = 2008 Toyota Sequoia Value = 32,000 Date = 2008	52,000	20,000

<b>Secured Debt Total</b>	<b>\$1,416,700</b>
<b>Unsecured Portion Total</b>	<b>\$297,600</b>



In re: **Edward S. Palma Estarlina N. Palma****SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." do not include the name or address of a minor child in this schedule. See 11U.S.C. §112; Fed R. Bankr P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column so labeled.

If any entity other than a spouse in a joint case may be jointly liable on a claim, indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by indicating in the column indicated. If the claim is contingent unliquidated, or disputed, indicate in the column indicated.

Report the total of claims listed on each sheet in the box labeled "Total of all claims entitled to priority under § 507(a)(1) and § 507(a)(8) and report separately the se totals also on the Summary of Schedules. If applicable, also report the total on the Means Test Form.



**Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**

**TYPES OF PRIORITY CLAIMS.** (Check appropriate box(es) below if claims in that category are on attached sheets.)

**Domestic Support Obligations.**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case.**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(3).

**Wages, salaries, and commissions.**

Wages, salaries and commissions including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to 10,950 per person, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen.**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

In re: **Edward S. Palma    Estarlina N. Palma**



**Deposits by individuals.**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).



**Taxes and Certain Other Debts Owed to Governmental Units.**

Taxes, custom duties, and penalties owing to federal, state, and local governments as set forth in 11 U.S.C. § 507(a)(8).



**Commitments to Maintain the Capital of an Insured Depository Institution.**

Claims base on commitments to the FDIC<sup><</sup> RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve system, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S. C. § 507(a)(9).



**Claims for Death or Personal Injury While Debtor Was Intoxicated.**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: **Edward S. Palma** **Estarlina N. Palma****SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

Real Estate Taxes

Type of Priority for Claims listed.

Information is provided for each priority creditor listed herein. In each case it is assumed that the debt is **Liquidated, Undisputed, Not Contingent** or subject to **Setoff, Not Cosigned** owed by both debtors if **Joint** filing. If debt is other than as described, information will be provided in the box with date of claim and consideration for claim..... ↘

Name Address City/state/zip (and duplicate address)	Date Claim was Incurred and Consideration for Claim. Type of Claim	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority
--	---	-----------------------	--------------------------------------	---

Dan McAllister - Treasurer P.O. Box 129009 San Diego, Ca 92112	2009-2010 Property Taxes	5,108	5,108	0
City & County of Honolulu Division of Treasury PO Box 4200 Honolulu, HI 96812-4200	2009-2010 Property Taxes	630	630	0

**Priority Claim Total.....**

\$5,738

**Amount Entitled to Priority.....**

\$5,738

**Amount Not Entitled to Priority.....**

\$0

In re: **Edward S. Palma Estarlina N. Palma****SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account of the debtor has with creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

Individual debtors with primarily consumer debts: If any claim is or may be predominantly nondischargeable under §§ 523(a)(15), or (a)(18) of the Bankruptcy Code (11 U.S.C. § 101 et seq. an indicate that the debt is PND and total these claims separately. Designating a claim as "PND" is not intended to be an admission by the debtor concerning the dischargeability of any particular scheduled debt. For example, a debt of the kind described in § 523(a)(15) of the Code would not be discharged in a chapter 7 case, but may be discharged in a chapter 13 case. Nevertheless, a debtor filing under any chapter should mark a § 523(a)(15) debt as "PND". The designation is for statistical purposes only and will enable the courts to report to Congress concerning the amount of debt scheduled "in categories which are predominantly nondischargeable," as required by 28 U.S.C. § 159(c)(3)(C).

If any entity other than a spouse in a joint case may be jointly liable on a claim, indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by indicating in the column indicated. If the claim is contingent unliquidated, or disputed, indicate in the column indicated.

Report the total of "PND" claims and the Total of ALL Claims to the summary of Schedules.

☐

Check box if the debtor has no unsecured nonpriority creditors.

Information is provided for each Unsecured creditor listed herein. In each case it is assumed that the debt is **Liquidated, Undisputed, Not Contingent** or subject to **Setoff, Not Cosigned** owed by both debtors if **Joint** filing. It is further assumed that each debt listed is **Not PND** (Presumed Nondischargeable). If debt is other than as described, information will be provided in the box with description of debt and date incurred..... ↘

Name Address City/state/zip (and duplicate address)	Alternate description of debt, if any. Date debt was incurred.	Amount
Bank of America PO Box 851001 Dallas, TX 75285-1001	Debt accumulated over a long period of time. No major charges in over a year. No cash advances over \$1,000 within 60 days. 2 Accounts	23,970
Wells Fargo Card Services PO Box 30086 Los Angeles, CA 90030-0086	Debt accumulated over a long period of time. No major charges in over a year. No cash advances over \$1,000 within 60 days.	11,467
US Bank Visa PO Box 790408 St. Louis, MO 63179-0408	Debt accumulated over a long period of time. No major charges in over a year. No cash advances over \$1,000 within 60 days.	11,747

Bank of America PO Box 15019 Wilmington, DE 19886-5019	Debt accumulated over several years. No major charges in over 180 days. No cash advances over \$1,000 within 60 days.	5,247
Capital One PO Box 60024 City of Industry, CA 91716-0024	Debt accumulated over a long period of time. No major charges in over a year. No cash advances over \$1,000 within 60 days.	10,000

<b>Total of PND Claims</b>	<b>\$0</b>
<b>Total of ALL Claims</b>	<b>\$62,431</b>

In re: **Edward S. Palma** **Estarlina N. Palma****SCHEDULE G - EXECUTORY CONTRACTS & UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." See 11 U.S.C. §112, Fed. R. Bankr. P. 1007(m).



Check this Box if debtor has no executory contracts or unexpired leases.

Name and mailing address including zip code or other parties to lease or contract.	Description of contract or lease and nature of debtor's interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re: **Edward S. Palma** **Estarlina N. Palma****SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, new Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the non-debtor spouse during the eight years immediately preceding the commencement of the case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. §112. Fed. Bankr. P 1007(m).



Check this box if debtor has no Codebtors.

Name and address of codebtor	Name and address of creditor

In re: Edward S. Palma Estarlina N. Palma

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. do not state the name of any minor child. The average monthly income calculated may differ from the current monthly income calculated on Form 22a, 22B, or 22c.

<b>Debtors Marital Status:</b>	Married
<b>Dependents of debtor and spouse :</b>	Debtors have two children ages 18 and 21 in school. Debtors also support one parent
<b>Describe expected increases/decreased in pay next 12 months:</b>	None expected

Employment	Edward S. Palma	Estarlina N. Palma
Occupation:	Engineer	Caregiver
Employer:	ILA Zammit Engineering, Inc.	State of California
Employer address:	5473 Kearny Villa Road #300	In home support services
Employer City/state:	San Diego, Ca 92123	
How long employed/Tel	5 years f(858) 279-0711	3 years

Income	Edward S. Palma	Estarlina N. Palma
<b>Income from Wages, Salaries + Overtime</b>	\$7,692	\$2,182
DEDUCTIONS:.....Federal:	\$693	\$92
.....State:	\$260	\$32
.....Social Sec.:	\$456	\$135
.....Medicare:	\$107	\$32
.....SDI:	\$81	\$24
Other:	\$342	\$15
<b>Estimated net monthly take home pay:</b>	\$5,754	\$1,852
Income - Operation of Business:		
Income from Real Property:	\$1,750	
Interest and Dividends:		
Alimony, Maintenance, Support		
Social Security or Government Assist:		
Pension or Retirement:		
Other:		
<b>Subtotal of other income above:</b>	\$1,750	\$0
<b>TOTAL COMBINED MONTHLY INCOME:</b>	\$9,356	



<b>Calculation of Income using Year-To-Date figures</b>
---

<b>Number of months income used to calculate.</b>	<b>2.7</b>
---	------------

	Year-To-Date Figure	Monthly Equivalent	Number placed in means test
<b>Gross Income</b>	20,769.24	7,692.31	Line 11
Federal Taxes	1,871.62	693.19	Line 25  \$1,597
State Taxes	702.82	260.30	
Social Security	1,230.50	455.74	
Medicare	287.80	106.59	
SDI	218.30	80.85	
Medical	922.60	341.70	Line 26  \$342
Dental		0.00	
Vision		0.00	
Retire		0.00	
		0.00	
<b>Net Income</b>	\$15,535.60	<b>\$5,753.93</b>	

<b>CURRENT MONTHLY INCOME DETAILS FOR THE DEBTOR</b>
--

The debtor has been at this job for at least the last 6 months. Income does not vary considerably. The year-to-date income was used from the most recent pay stub available in order to calculate the average monthly income as shown above. This average monthly income shown above is the figure which is shown in schedule I. This figure is the same amount shown in Line 11 of the attached Means Test.

Likewise, the monthly expenses for the debtor are calculated utilizing the year-to-date expenses in each category. The taxes (shown in pink color) calculated above are added and placed in the Means Test, Line 25. Other deductions above are added and placed in the Means Test, Line 26

**ATTORNEY CERTIFICATE**

I have reviewed the documentation of the debtor upon which the representations of the debtor are made in this statement.

Dated: April 19, 2010

/s/ R. Creig Greaves

**R. Creig Greaves**

<b>Calculation of Income using Year-To-Date figures</b>
---

<b>Number of months income used to calculate.</b>	<b>2.73</b>
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	Year-To-Date Figure	Monthly Equivalent	Number placed in means test
<b>Gross Income</b>	5,956.50	2,181.87	Line 11
Federal Taxes	251.88	92.26	Line 25  \$315
State Taxes	86.46	31.67	
Social Security	369.30	135.27	
Medicare	86.34	31.63	
SDI	65.52	24.00	
Medical		0.00	Line 26  \$15
Dental		0.00	
Vision		0.00	
Retire		0.00	
Dues	40.70	14.91	
<b>Net Income</b>	\$5,056.30	\$1,852.12	

<b>CURRENT MONTHLY INCOME DETAILS FOR THE DEBTOR</b>
--

The debtor has been at this job for at least the last 6 months. Income does not vary considerably. The year-to-date income was used from the most recent pay stub available in order to calculate the average monthly income as shown above. This average monthly income shown above is the figure which is shown in schedule I. This figure is the same amount shown in Line 11 of the attached Means Test.

Likewise, the monthly expenses for the debtor are calculated utilizing the year-to-date expenses in each category. The taxes (shown in pink color) calculated above are added and placed in the Means Test, Line 25. Other deductions above are added and placed in the Means Test, Line 26

**ATTORNEY CERTIFICATE**

I have reviewed the documentation of the debtor upon which the representations of the debtor are made in this statement.

Dated: April 19, 2010

/s/ R. Creig Greaves

**R. Creig Greaves**

In re Edward S. Palma Estarlina N. Palma

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Estimated average monthly expenses. Pro rate bi-weekly, quarterly, semi annual to show monthly rate.

☐ Check box if a joint petition is filed and debtor's spouse has separate household. List expenses separately.  
 Otherwise expenses of Debtor are for both husband and wife Debtor Spouse

		Debtor	Spouse
(1) Rent or home mortgage payment: .....			
Taxes included? <input type="checkbox"/> yes <input type="checkbox"/> no Insurance included? <input type="checkbox"/> yes <input type="checkbox"/> no		no 3,344	
(2) Utilities: Electricity and heating fuel: .....		250	
Water and sewer: .....		150	
Telephone: .....		150	
(3) Home maintenance (repairs and upkeep): .....			
(4) Food: .....		800	
(5) Clothing: .....		75	
(6) Laundry and dry cleaning: .....		20	
(7) Medical, dental and drug expense: .....		50	
(8) Transportation (not including car payments): .....		600	
(9) Recreation, clubs and entertainment, newspapers, magazines, etc: .....		200	
(10) Charitable contributions: .....			
(11) Insurance: (a) Homeowner's or Renter's: .....			
(b) <input checked="" type="checkbox"/> Life <input checked="" type="checkbox"/> health <input type="checkbox"/> other insurance: .....		505	
(c) Auto Insurance: .....		250	
(12) Taxes (not deducted from wages) Specify: .....			
(13) Installment payments: <input checked="" type="checkbox"/> Auto <input type="checkbox"/> Proposed auto <input type="checkbox"/> Other: .....		1,306	
(14) <input type="checkbox"/> Alimony <input type="checkbox"/> Child Support Ages of children [. . .] .....			
(15) Payments for support of additional dependents not living at home: .....		300	
(16) 2 children at San Diego State College: .....		1,000	
(17) Other: Cable TV and Internet: .....		125	
Condo in Hawaii: .....		2,379	
(18) TOTAL MONTHLY EXPENSES		\$11,504	\$0
(19) Describe any increase or decrease in expenditures anticipated within 1 year from the filing of this document: <u>None expected</u>			
(20) STATEMENT OF INCOME:			
a. Total projected monthly Income: ..			\$9,356
b. Total projected monthly expenses			\$11,504
c. <b>Monthly net income</b> (a minus b.)			(\$2,148)

IN RE Edward S. Palma Estarlina N. Palma

Case number:

Check the box as directed in Parts I, II, and IV of this statement.

☐**The presumption arises**☐**The presumption does not arise**☐**The presumption is temporarily inapplicable**

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly,. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

<b>Part I. MILITARY AND NON-CONSUMER DEBTORS.</b>	
1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Veteran's Declaration, (2) check the "Presumption does not arise" box at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-Consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members: active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1) after September 22, 2001, for a period of at least 90 days, or who have performed homeland defense activity as defined in 32 U.S.C. § 901(1) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and in 540 days thereafter the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 20px;"> <input type="checkbox"/> I remain on active duty, /or/  <input type="checkbox"/> I was released from active duty on __, which is less than 540 days before this bankruptcy case was filed. </div> <p style="text-align: center; margin-top: 10px;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days terminating on ____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(B)(7) EXCLUSION**

2	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income:") for Lines 3-11</b> b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.B above, <b>Complete both Column A ("Debtor's Income") and Column B (spouse's Income) for Lines 3-11.</b> d. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B (spouse's Income) for Lines 3-11.</b>					
	All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.			<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>	
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$7,692	\$2,182	
4	<b>Income from the operation of a business, profession or farm.</b> Subtract line b from Line a and enter the difference on Line 4. do not enter a number less than zero. <b>Do not include and part of the business expenses entered on Line b as a deduction in Part V.</b>			\$0	\$0	
	a.	Gross Receipts	\$0			
	b.	Ordinary and necessary business expenses				
	c.	Business income	\$0			
5	<b>Rent and other real property income.</b> Subtract line b from Line a and enter the difference on Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b>			\$0		
	a.	Gross income	\$1,750			
	b.	Ordinary and necessary operating expenses	\$2,379			
	c.	Rental Income	Subtract Line b from Line a			
6	<b>Interest, dividends and royalties.</b>			\$0	\$0	
7	<b>Pension and retirement income.</b>			\$0	\$0	
8	<b>Any amounts Paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support paid for that purpose.</b> Do not include amounts paid by the debtor's spouse if Column B is completed.			\$0	\$0	
9	<b>Unemployment compensation.</b> Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the social Security Act, do not list the amount of such compensation in Column A or B, But instead state the amount in the space Below.			\$0	\$0	
	Unemployment compensation claimed to be a benefit under the Social Security Act. <table border="1" data-bbox="716 1545 1195 1619"> <tr> <td data-bbox="716 1545 951 1619">Debtor</td> <td data-bbox="951 1545 1114 1619">\$0</td> <td data-bbox="1114 1545 1195 1619">Spouse</td> <td data-bbox="1114 1545 1195 1619">\$0</td> </tr> </table>					Debtor
Debtor	\$0	Spouse	\$0			
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			\$0	\$0	
	a.		\$0			
	b.		\$0			

	Total and enter on Line 10.		
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$7,692	\$2,182
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	<b>\$9,874</b>	

### Part III. APPLICATION OF § 707(B)(7) EXCLUSION

13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$118,490
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>California</u> b. Enter debtors household size: <u>5</u>	\$86,377
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on line 13 is less than or equal to the amount on Line 14.</b> Check the "Presumption does not arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input checked="" type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> complete the remaining parts of this statement.	

Complete Parts IV, V, and VI of this statement only if required. (See Line 15).

### Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	<b>Enter amount from Line 12.</b>	\$9,874									
17	<b>Marital Adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.C, enter zero. <table border="1" data-bbox="175 1260 1206 1417"> <tr> <td>a.</td><td></td><td></td></tr> <tr> <td>b.</td><td></td><td></td></tr> <tr> <td>c.</td><td></td><td></td></tr> </table> Total and enter on Line 17.	a.			b.			c.			\$0
a.											
b.											
c.											
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$9,874									

### Part V. CALCULATION OF DEDUCTIONS FROM INCOME.

#### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<b>National Standards: food, clothing, household supplies, personal care, and miscellaneous.</b> Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="http://www.irs.gov">www.irs.gov</a> , <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$1,632
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19B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 54, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">Household members under 65 years of age</th><th colspan="3">Household members 65 years of age or older.</th></tr> </thead> <tbody> <tr> <td style="width: 5%;">a1</td><td style="width: 35%;">Allowance per member</td><td style="width: 15%; text-align: right;">\$60</td><td style="width: 5%;">a2</td><td style="width: 35%;">Allowance per member</td><td style="width: 15%; text-align: right;">\$114</td></tr> <tr> <td>b1</td><td>Number of members</td><td style="text-align: center;">4</td><td>b2</td><td>Number of members</td><td></td></tr> <tr> <td>c1</td><td>Subtotal</td><td style="text-align: right;">\$240</td><td>c2</td><td>Subtotal</td><td style="text-align: right;">\$0</td></tr> </tbody> </table>					Household members under 65 years of age			Household members 65 years of age or older.			a1	Allowance per member	\$60	a2	Allowance per member	\$114	b1	Number of members	4	b2	Number of members		c1	Subtotal	\$240	c2	Subtotal	\$0	\$240
Household members under 65 years of age			Household members 65 years of age or older.																											
a1	Allowance per member	\$60	a2	Allowance per member	\$114																									
b1	Number of members	4	b2	Number of members																										
c1	Subtotal	\$240	c2	Subtotal	\$0																									
20a	<p><b>Local Standards: housing and utilities; non mortgage expenses..</b> Enter amount from the IRS Housing and Utilities Standards, non-mortgage for the applicable county and family size. (This information is available at <a href="http://www.irs.gov">www.irs.gov</a>; <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).</p>					\$634																								
20b	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td><td style="width: 45%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 50%; text-align: right;">\$1,963</td></tr> <tr> <td>b,</td><td>Average Monthly Payment for any debts secured by your home, if any as stated in Line 42</td><td style="text-align: right;">\$3,344</td></tr> <tr> <td>c.</td><td>Net mortgage/rental expense.</td><td>subtract Line b from Line a.</td></tr> </tbody> </table>					a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$1,963	b,	Average Monthly Payment for any debts secured by your home, if any as stated in Line 42	\$3,344	c.	Net mortgage/rental expense.	subtract Line b from Line a.	\$0															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$1,963																												
b,	Average Monthly Payment for any debts secured by your home, if any as stated in Line 42	\$3,344																												
c.	Net mortgage/rental expense.	subtract Line b from Line a.																												
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any addition amount to which you contend you are entitled and state the basis for your contention in the space below:</p>					\$0																								
22A	<p><b>Local Standards: transportation; vehicle operation / public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Enter the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0    <input type="checkbox"/> 1    <input checked="" type="checkbox"/> 2 or more</p> <p>If you checked ), enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>					\$488																								
22B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses of a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>																													

23	<p><b>Local Standards: Transportation ownership/lease expense; Vehicle 1.</b> Enter the number of vehicles for which you claim and ownership/lease expense. (You may not claim and ownership/lease expense for more than two vehicles.)  <input type="checkbox"/> 1    <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at <a href="http://www.usdoj.gov/ust">www.usdoj.gov/ust</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than Zero.</b></p> <table border="1" data-bbox="167 352 1230 569"> <tr> <td data-bbox="167 352 240 436">a.</td> <td data-bbox="240 352 776 436">IRS Transportation Standards, Ownership Costs, First Car</td> <td data-bbox="776 352 1230 436">\$489</td> </tr> <tr> <td data-bbox="167 436 240 520">b.</td> <td data-bbox="240 436 776 520">Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td data-bbox="776 436 1230 520">\$451</td> </tr> <tr> <td data-bbox="167 520 240 569">c.</td> <td data-bbox="240 520 776 569">Net ownership/lease expense for Vehicle 1.</td> <td data-bbox="776 520 1230 569">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$489	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$451	c.	Net ownership/lease expense for Vehicle 1.	Subtract Line b from Line a.	\$38
a.	IRS Transportation Standards, Ownership Costs, First Car	\$489									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$451									
c.	Net ownership/lease expense for Vehicle 1.	Subtract Line b from Line a.									
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter the amount from IRS Transportation Standards, Ownership Costs, Second Car. (This information is available at <a href="http://www.irs.gov">www.irs.gov</a>; <a href="http://www.usdoj.gov/ust">www.usdoj.gov/ust</a> or from the clerk of the bankruptcy court). <b>Do not include payments on any debt secured by Vehicle 2 included in Line 40. subtract the amount of the Line 40 average Monthly Payment attributable to the vehicle from the IRS Transportation Standards, Ownership Costs, Second Car, but do not list an amount less than zero.</b></p> <table border="1" data-bbox="167 806 1230 1024"> <tr> <td data-bbox="167 806 240 890">a.</td> <td data-bbox="240 806 776 890">IRS Transportation Standards, Ownership Costs, Second Car</td> <td data-bbox="776 806 1230 890">\$489</td> </tr> <tr> <td data-bbox="167 890 240 974">b.</td> <td data-bbox="240 890 776 974">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td data-bbox="776 890 1230 974">\$855</td> </tr> <tr> <td data-bbox="167 974 240 1024">c.</td> <td data-bbox="240 974 776 1024">Net ownership/lease expense for Vehicle 2.</td> <td data-bbox="776 974 1230 1024">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$489	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$855	c.	Net ownership/lease expense for Vehicle 2.	Subtract Line b from Line a.	\$0
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$489									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$855									
c.	Net ownership/lease expense for Vehicle 2.	Subtract Line b from Line a.									
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$1,912									
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for our employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts such as non-mandatory 401(k) contributions.</p>	\$357									
27	<p><b>Other Necessary Expenses: life insurance.</b> Enter average monthly premiums that you actually pay for term life insurance. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>										
28	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due support obligations included in Line 44.</b></p>	\$0									
29	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>										
30	<p><b>Other Necessary Expenses: childcare.</b> Enter the average monthly amount that you actually expend on childcare such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>										
31	<p><b>Other Necessary Expenses: health care.</b> Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payment for health insurance or health savings accounts listed in Line 34.</b></p>	\$50									
32	<p><b>Other Necessary Expenses: telecommunication services.</b> Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service -- such as pagers, call waiting, caller id, special long distance or internet service -- to the extent necessary for your health and welfare of that or your dependents. <b>Do not include any amount previously deducted.</b></p>	\$125									
33	<p><b>Total Expenses allowed under IRS Standards.</b> Enter the total of lines 19 through 32.</p>	\$5,475									



**Subpart B: Additional Expense Deductions under § 707(b)**  
**Note: Do not include any expenses that you have listed in Lines 19-32.**

34	<b>Health Insurance, Disability Insurance and Health Savings Account Expenses.</b> List the average monthly amounts that you actually expend in each of the following categories and enter the total.		\$0	
	a.	Health Insurance		
	b.	Disability Insurance		
	c.	Health Savings Account		
	Total and enter on line 34			
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____				
35	<b>Continued contributions to the care of household or family members.</b> Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of any elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$300	
36	<b>Protection against family violence.</b> Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable law. The nature of these expenses is required to be kept confidential by the court.			
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>			
38	<b>Education expenses for dependent children less than 18.</b> Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>			
39	<b>Additional food and clothing expense.</b> Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not exceed five percent of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>			
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).		\$0	
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34-40		\$300	

**Subpart C: Deductions for Debt Payment**

42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				\$4,650
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
a.	San Diego County CU and B of A	Residence	\$3,344	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
b.	SD County CU	Auto - 2009 Toyota Tacoma	\$451	<input type="checkbox"/> yes <input type="checkbox"/> no	
c.	SD County CU	Auto -2008 Toyota Sequoia	\$855	<input type="checkbox"/> yes <input type="checkbox"/> no	
			Total: Add Lines a, b, and c.		
43	<b>Other payments on secured claims.</b> If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total such amounts in the following chart. If necessary list additional entries on a separate page.				\$0
	Name of Creditor	Property securing the Debt in Default	1/60th of the Cure Amount		
a.					
b.					
c.					
			Total: Add Lines a, b, and c.		
44	<b>Payments on prepetition priority claims.</b> Enter the total amount divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>				\$96
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				\$0
a.	Projected average monthly Chapter 13 Plan Payment		n/a		
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (Information available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
c.	Average monthly administrative expense of ch 13 case.		Total: Multiply Lines a and b		
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.				\$4,746
<b>Subpart D: Total Deductions from Income</b>					
47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of lines 33, 41 and 46				\$10,520.76

**Part VI. DETERMINATION OF § 707(B)(2) PRESUMPTION.**

48	<b>Enter the amount from Line 18</b> (Current monthly Income for § 707(b)(2))	\$9,874
49	<b>Enter the amount from Line 47.</b> (Total of all deductions allowed under § 707(b)(2).	\$10,521
50	<b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.	(\$647)
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	(\$38,795)
52	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.  <input checked="" type="checkbox"/> <b>The amount on Line 51 is less than \$6,526.</b> Check the box for "The presumption does not arise" at the top of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.  <input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$10,950.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.  <input type="checkbox"/> <b>The amount on Line 51 is at least \$6,525, but not more than \$10,950.</b> Complete the remainder of Part VI (Lines 53 through 55).	
53	<b>Enter the amount of your total non-priority unsecured debt.</b> <input type="checkbox"/> Box checked if includes unsecured portion of secured debt.	\$360,031
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$90,008
55	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.  <input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VII.  <input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the "Presumption arises" at the top of page 1 of this statement, and complete the verification in Part VII.	

**Part VII: ADDITIONAL EXPENSE CLAIMS**

56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.												
		<table border="1"> <thead> <tr> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> </tr> <tr> <td>b.</td> <td></td> </tr> <tr> <td>c.</td> <td></td> </tr> <tr> <td colspan="2">Total: add Lines a, b, and c.</td> <td>\$0</td> </tr> </tbody> </table>	Expense Description	Monthly Amount	a.		b.		c.		Total: add Lines a, b, and c.		\$0
	Expense Description	Monthly Amount											
	a.												
	b.												
	c.												
Total: add Lines a, b, and c.		\$0											

**Part VIII: VERIFICATION**

57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)  Date: <u>April 19, 2010</u> Signature: <u>/s/ Edward S. Palma</u> <b>Edward S. Palma</b>  Date: <u>April 19, 2010</u> Signature: <u>/s/ Estarlina N. Palma</u> <b>Estarlina N. Palma</b>	
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In re: **Edward S. Palma** **Estarlina N. Palma**

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: April 19, 2010

/s/ Edward S. Palma

**Edward S. Palma**

/s/ Estarlina N. Palma

**Estarlina N. Palma**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA**

In re: **Edward S. Palma Estarlina N. Palma**

Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to mind children by stating "a minor child." 11USC § 112.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed [full-time or part-time]. An individual debtor also is [may be] "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade or profession or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Source				Amount
Income from	<input checked="" type="checkbox"/> Employment	<input type="checkbox"/> Business	2010 YTD est.....	\$35,000
Income from	<input checked="" type="checkbox"/> Employment	<input type="checkbox"/> Business	2009.....	\$125,000
Income from	<input checked="" type="checkbox"/> Employment	<input type="checkbox"/> Business	2008.....	\$137,077

**2. Income other than from employment or business.**

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under Chapter 12 or Chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
\$1,750 / month	Rental income from Hawaii property

**3. Payments to creditors.** (Complete a or b, as appropriate, and c.)

None



a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on an account of a domestic support obligation,] made within **90 days** immediately preceding the commencement of this case. Indicate with and\* any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payment	Amount Paid	Amount Owed
Bank of America (Kaioli)	Last 90 Days	\$2,379 mo.	\$267,000
SDCCU Residence	Last 90 Days	\$3,344 mo.	\$341,000
SDCCU 2009 Toyota Tacoma	Last 90 Days	\$451 mo.	\$30,000
SDCCU 2008 Toyota Sequoia	Last 90 Days	\$855 mo.	\$52,000

None



b. Debtor whose debts are not primarily consumer debts: List all payments or other transfers to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk(\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payment	Amount Paid	Amount Owed

None



c. All Debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payment	Amount Paid	Amount Owed

**4. Suits , administrative proceedings, executions, garnishments & attachments.**

None



a. List all suits to which the debtor is or was a party within **one year** immediately preceding the filing of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of proceeding	Court or Agency and Location	Status or Disposition

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of proceeding	Court or Agency and Location	Status or Disposition

**5. Repossessions, foreclosures and returns.**

None



List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property

**6. Assignments and receiverships.**

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement

None



b. List all property which has been in the hands of a custodian, receiver, or court appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian	Name and Location of Court, Title & Number	Date of Order	Description and Value of Property

## 7. Gifts.

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under Chapter 12 or Chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift

## 8. Losses.

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under Chapter 12 or Chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, if Loss was Covered in whole or in part by Insurance. Give particulars	Date of Loss

## 9. Payments related to debt counseling or bankruptcy.

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case. (*See Disclosure of Compensation for payments made to attorney of record, R. Creig Greaves*)

Name and Address of Payee	Date of Payment, Name of payor if other than Debtor	Amount of Money or Description and Value of Property
R. Creig Greaves	To be paid in monthly installments after filing.	to be paid a total of <b>\$ 1,500.00</b>
Springboard Nonprofit	Within 180 days of filing Filed with this petition	\$55.00



**10. Other transfers.**

None



**a.** List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received

None



**b.** List all property transferred by debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name and Address of Transferee, Relationship to Debtor	Date(s) of Transfer(s)	Amount of Money or Description and Value of Property or Debtor's Interest in Property

**11. Closed financial accounts.**

None



List all financial accounts and instruments held in the name of debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing

**12. Safe deposit boxes.**

None



List each safe deposit or other box or depository in which the debtor has or had securities, case, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Names and Addresses ;of those with Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any

**13. Setoffs.**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff

**14. Property held for another person.**

None



List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property

**15. Prior address of debtor.**

None



If the debtor has moved within the **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name used	Dates of Occupancy
Address on this petition	Debtor(s) name on petition	5 years

**16. Spouses and Former Spouses.**

None



If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **eight-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name of Spouse or Former Spouse
Name of non filing spouse, if any:
Name of prior spouse, if any:

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition.

**18. Nature, location and name of business.**

None



a. If the debtor is an individual, list the names and addresses taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self employed in a trade, profession, or other activity either full or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

Name	4 Digits of Social Security or full Taxpayer ID.	Address	Nature of Business	Beginning and Ending Dates of Operation

None



b. Identify any business listed in response to the subdivision a. above, that is "single asset real estate" as defined in 11U.S.C. § 101.

Name	Address

(If completed by an individual or individual and spouse)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 19, 2010

/s/ Edward S. Palma

**Edward S. Palma**

/s/ Estarlina N. Palma

**Estarlina N. Palma**

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and § 3571

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA**

In Re: **Edward S. Palma    Estarlina N. Palma**

Bankruptcy No: \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. §329(a) and Federal Rule of Bankruptcy Procedure 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept. . . . .	\$1,500.00
Prior to the filing of this statement I have received. . . . .	\$0.00
Balance Due. . . . .	<b>\$1,500.00</b>

2. The source of the compensation paid to me was: Debtor(s)

3. The source of compensation to be paid to me is: Debtor(s)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof.

d. Other: Negotiation with secured creditor(s) in any reaffirmation agreements.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**Representation of debtor(s) in any adversary proceedings or other contested bankruptcy matter.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 19, 2010

/s/ R. Creig Greaves

**R. Creig Greaves** (071035)

Attorney for debtor(s)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA**

In re: **Edward S. Palma    Estarlina N. Palma**

**Case No.**

**CHAPTER 7 INDIVIDUAL DEBTORS STATEMENT OF INTENTION**

(Check each applicable box)



I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.



I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.



I intend to take the following action with respect to the property of the estate which secures those debts or is subject to a lease:

Secured Property

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property will be Redeemed 11 USC § 722	Debt will be reaffirmed 11 USC §524(c)
91-2043 Kaioli St.	Bank of America	Pay and retain		
2006 Mt. Bullion	Bank of America	X		
Residence	San Diego County Credit Union Bank of America	Pay and retain		
2008 Toyota Sequoia	SDCCU			
2009 Toyota Tacoma	SDCCU			

Leased Property

Description of Leased Property	Lessor's Name	Property will be Surrendered	Lease will be assumed 11 USC § 362(b)(1)(A).

Dated: April 19, 2010

/s/ Edward S. Palma  
**Edward S. Palma**

/s/ Estarlina N. Palma  
**Estarlina N. Palma**

B 201 (10/05)

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UNITED STATES BANKRUPTCY COURT  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

(Not applicable - deleted. Preparer is an attorney.)

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Date: April 19, 2010

/s/ Edward S. Palma

**Edward S. Palma**

/s/ Estarlina N. Palma

**Estarlina N. Palma**



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**UNITED STATES BANKRUPTCY COURT**  
 SOUTHERN DISTRICT OF CALIFORNIA  
 325 West "F" Street, San Diego, CA 92101

**Edward S. Palma**

Bankruptcy No:

**Estarlina N. Palma**

**VERIFICATION OF CREDITOR MATRIX**

PART I (check and complete one):

- ☒ New petition filed concurrently with this original matrix.
- ☐ Conversion filed on \_\_\_\_\_. See Instructions on reverse side.  
☐ Previous matrix affected filed on \_\_\_\_\_  
☐ Case filed after JANUARY 1, 1985, and there are no post-petition creditors. No matrix required.
- ☐ Amendment filed concurrently with this original matrix affecting Schedule of debts and/or schedule of Equity Security Holders.  
 See instructions on reverse side.  
☐ Names and addresses are being ADDED.  
☐ Names and addresses are being DELETED.  
☐ Names and addresses are being CORRECTED.
- ☐ Matrix revised because \_\_\_\_\_  
 Previous matrix affected filed on \_\_\_\_\_

PART II. (check one):

- ☒ The above-named Debtor(s) hereby verifies that the attached list of creditors is true and correct to the best of my (our) knowledge.
- ☐ The above-named Debtor(s) hereby verifies that there are no post-petition creditor affected by the filing of the conversion of this case and that the filing of a matrix is not required.

Date: April 19, 2010

/s/ Edward S. Palma

**Edward S. Palma**

/s/ Estarlina N. Palma

**Estarlina N. Palma**